

# How can I spot Medicare sales fraud?

**Identify** ~ Medicare is a government health insurance program for people age 65 or older and, in some cases, younger adults with disabilities. Traditional Medicare is offered by the federal government, but you can purchase supplements and bundled plans, called Medicare Advantage, from private insurance carriers. Under a Medicare Advantage plan, you submit your claims through an insurance company, not Medicare.

Insurance agents may try to use negative sales practices to get you to buy their coverage.

## Questionable practices include:

- Removing you from Original Medicare without your knowledge;
- Enrolling you in a plan you can't afford; and
- Falsely telling you that your doctor or hospital accepts their plan.

**Protect** ~ When selling Medicare products, agents legally cannot:

- Use high-pressure sales tactics;
- Sell policies door-to-door or send unsolicited e-mails;
- Collect your contact information unless they have your permission;
- Enroll you at a health fair or event; or
- Sell any other product, such as life insurance, at the time of the sale.

Use the annual open enrollment period, Nov. 15 to Dec. 31, to review and update

your coverage. Plan details, including premium rates, deductibles, providers, drugs covered, change from year to year.

## When you receive your open enrollment information from Medicare and insurance companies:

- Call the **Ohio Senior Health Insurance Information Program (OSHIIP)** at **1-800-686-1578** for assistance.
- Pay attention to how changes will affect your current coverage.
- Ask if enrolling in private insurance could jeopardize your retirement benefits.
- Never sign anything on the same day as the sales presentation.
- Request information in writing about each plan you are considering and take the time to review it.
- Ask family members and trusted friends to review your choices.
- Verify that your healthcare providers accept the plan you are considering.
- Determine if your drugs will be covered.

**Medicare has four parts:**  
**Part A: Hospital**  
**Part B: Medical**  
**Part C: Private Health Plans**  
**Part D: Prescription Drugs**  
  
**Parts A and B are called**  
**"Original Medicare."**

**Take Action** ~ For information about Medicare, call the **Ohio Senior Health Insurance Information Program (OSHIIP)**:

**1-800-686-1578**

Or, visit the official Medicare Web site:

**[www.medicare.gov](http://www.medicare.gov)**

Report agents who use negative sales tactics to the **Ohio Department of Insurance** enforcement hotline:

**1-800-686-1527**

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*This worksheet may ask for sensitive information that should be kept private. Please store it in a safe place and be sure at least one reliable individual knows where it is and is able to access it if there is an emergency.*

**Whether you are selecting a Medicare coverage plan for the first time or considering changing to a different plan, you need to know how it addresses your current needs.**

**About your needs:**

List all conditions for which you are being treated (attach additional information):

List all prescription medicines you currently take (attach additional information):

Drug name	Dosage	Frequency	Current price (estimate)

**Compare plans**

Questions to ask yourself	Current coverage (if applicable)	Potential plan
Which of your conditions/ongoing treatments does the plan cover?		
How much are premiums and deductibles?		
Which of your current doctors/hospitals/pharmacies are included?		
Which of your prescription drugs are covered under the plan's formulary (drug list)?		

**About the sales agent:**

Name: \_\_\_\_\_ Company: \_\_\_\_\_

Mailing address: \_\_\_\_\_ Web site: \_\_\_\_\_

Phone #: \_\_\_\_\_ E-mail: \_\_\_\_\_

License information: \_\_\_\_\_

How much commission does the agent make? \_\_\_\_\_

Have any complaints been filed about the agent? (Verify with the Ohio Department of Insurance.) \_\_\_\_\_

What types of information were you given about the agent, the company and the products offered? \_\_\_\_\_

References: \_\_\_\_\_